AUCTION SALES—Future Days

TRUSTEE'S SALE

With Removal of Restrictions on Curb Trading There is Distinct Revival of Business.

SELLING PRESSURE IS REDUCED

Shorts Scramble to Cover and Quotations Show Advance Along Entire
List—Steel Trade Believes Turning
Point Finally Has Been Reached.

1008. dressed, lat.

COUNTRY-CURED BACON.
Hams, well smoked, small, lb... 22
liams, well smoked, large, lb... 15
Shoulders, well smoked, lb..... 14

OABAN WALL.

NE ocember 12—Wall Street
tas ...neel to-day by the broadning which developed in the outide i

side in following the removal of restriction, on our brading.

Why official markets should be provided for all securities, but listed stocks is still an unsolved problem to Stock Exchange inembers.

Prices in the unofficial New Street market boomed in sympathy with the optimism of the public. Selling pressure having been reduced, shorts scrambled to cover and Steel common, which opened at 42½ bid, jumped to 65½. Union Pacific was uctive and strong, and bids for odd lots in other issue advanced quotations along the entire list.

Central Leather now equals the closing price of 25, it is said that at the meeting in December the directors may declare a 7 per cent dividend. While carnings would justify a higher rate there would be opposition to any payment at this time.

On Wednesday, Southern Pacific closed at 75½; the stock was 81 bid to-day on the declaration of the regular dividend of 1½ per cent.

Amalgamated Copper was a point higher leaves and the effect was not of a lasting sort, as European buying soon railied in a first demand. ent.
Amalgamated Copper was a point higher
n the improvement on the demand for the
netal. Wire prices were firm, and exporters
re booking orders at advancing prices.

WIDE INQUIRY FOR OIL ON BROAD STREET CURB ON BROAD STREET CURB On the Broad Street curb there was a wide inquiry for oil stocks. Atlanta Re-fling rose from 48 to 435, Prairie Oil and Gas from 36 to 352, and Standard Oil of Indiana, 20 to 56. From the Parlife Coast there comes a story that Standard Oil of California has recently increased its ex-port business 55 per cent, and the stock rose from 255 to 278. Maxwell Motor issues were strong on the ort business 25 per cent, and the stock over from 12a to 128. Maxwell Motor issues were strong on the emiofficial statement that present earnings are well above dividend requirements in the first preferred. The stock closed 41 Keily Springfield Tire was in god demand at 5; bid on reports from Western agents that requirements for 1815 are being placed freely, insuring a profitable spring busi-cess. United Cigar Stores was active at \$14.
Id United Profit Sharing rose from 11%

united Cigar Stores was active at \$1, and United Profit Sharing rose from 11% to 12; bid.

In the steel business trade circles are reptimistic on the belief that the turning point has been reached, and that slow improvement will now be in order. The demand for wire continues, and a better inquiry for pig from was noted. A better inquiry for pig from was noted. A better market for lead was reflected by an advance in the price of lead by the American Sinciting Company from 2.50 to 2.60 cents. Demands for money in Stock Exchange circles are purely nominal, with leaders offering accommodations at concessions. Fixed dare loans can be secured at 54, while securities of a less destrable nature are on 6 per cent basis. Renewals continue at the latter figure.

Foreign exchange is now on a normal basis. Demand sterling dropped to \$4.89%, being exchange specific recorded since the declaration of war. Foreign exchange experts predict a further decline owing to the increase in demand for exports by belligerent nations.

NEW YOLK November 12-A development toward the resumption of regular operations in the leading financial, markets of the world was recorded to-day, when sterling exchange fell to normal ratex. Cables on London were quoted at \$4.872, and sight trafts at \$1.81. There were heavy offerings of oils, int buyers were scarce. Exchange on Germany fell to a new low figure, the decline being nittended by reports of the establishment of additional merchandise eredits by Hamburg and Frankfort Interests. There were indications that preparations were being quietly made to reopen the Stock Exchange, presumably on a restricted hasis, with dealings only for cash, Amountement was made that some houses with exchange memberships were reinstailing private whres to out-of-town points.

Advices from London were less reassuring, so far as they had to do with the resumption of market dealings there. The government's refusal to extend the moratorium would, it was feared necessitate more liquidation, especially in American issues. For the aret time in some weeks, the Bank of England failed to show a gold increase in its returns. Instead, the bank lost about \$1,000.000, incidentally showing a slight failing off in liability reserves. 1,090,090, incidentally showing a slight fall-ing off in liability reserves.

The ruling of the Federal Reserve Board ledning commercial paper is expected to nake some changes in the rates soon after the new system gets under way. Additional retirement of emergency currency was re-ported by local banks, bringing the total of that movement to date to over \$46,000,000 NEW YORK, November 12.—Closing: Mer-canille paper, 51296, Sterling exchange, weaks skyty-day bills, \$1.85; for cables, \$4.87; https://doi.org/10.1006/j.sep. 54.875. Bar sliver,

NEW PORK, November 12.—There was nearly a full normal attendance on the floor of the cotton exchange to-day with members all waiting for an official amountement with reference to the reopening. There seemed to be no change of sen linear as to the probreference to the reopening. There seemed to be no change of sen iment as to the probability of beginning business next week, and an flucroasing demands was reported for exchange memberships, which were quoted at \$5.00 lab. The removal of the restriction on new seiling down to 4.25d, in Liverpool was, followed by a decline of 6½ points there to-day, which carried the price off to within half point of the fixed minimum, and it was reported that selling hedges against spots in the Southwest had been partiy responsible for the break.

There was nothing in the news from the South to indicate weakening in the general situation, as not Memphis and New Orcans reported a good demand, particularly for the low grades. New Orleans stable that the rimany had bought cotton in that market. Troding in December on the curb here was again comparatively quiet, with the price ductuating between 7.53 and 7.5c.

NEW YORK, November 12.—Port move-lent-Exports 1,144 bales; stock, 73,621 bales, Total to-day at all ports-Net recepts, 1856 bales; exports, 13,661 bales; stock, 25, to hales.
Total for week-Net receipts, 299,570 bales;
exports, 151,776 bales.
Total for season-Net receipts, 1,960,984
bales; exports, 222,788 bales.

NEW ORLEANS, November 12-Prices (e), off slightly in the cotton market to-day, fanuary being traded in during the afternoon at 75%, while spote were marked down one-sixteenth to 7% for middling. Sales of fanuary contracts were II points under the high level of Monday.

Considerable comment was caused by the sale of 200 bales of spots at Memphis on the basis of 1, cents for middling. It is generally considered that Memphis cotton has more staple to it than the cotton traded in here, and it is selfon that this market remmands the premium now quoted over the Memphis market.

Spot cotton quiet: quotations revised. Sales on the spot, 700 bales; to arrive, 1,630 bales.

NEW ORLEANS November 12.-Cotton movement—Cotton continues to move out of the country in what traders consider to be sheouraging volume foreign clearances for the day amounting to 7.502 bales. In addition, 13.643 bales were shipped constwise, Foreign exports for the week up to tought amount to 151.25 bales. That large sports will be made in the near future as the result of the filling of first half of november commitments is indicated by the marked increased in stocks at ports, which now amount to 33.435 bales, a gain for this yeak of 154.000 bales. Export thus far this season are rapidly nearing the million-bale mark. The total to-day was \$2.585.

Interior stocks are being built up at a apid rate, owing to desire of farmers to store where they can proper warehousing indiffuse.

It is also said that foreign spinners are tolding considerable quantities of cotton at soints in this country, which may be readily frawn upon when supplies of raw material are needed. Stocks at the leading infrient afterior towns in the boil at the end of the half week are about the largest on second. SNACI bales.

Pamily, choice, fresh, lb...... Merchants', fair, lb...... LIVE STOCK.

Veals, choice to funcy, ib.
Veals, poor to fair, ib.
Cuives, runners ib.
bheep, fat, ib.
Lumbs, ib.
Cattle, fair to prime, ib.
Hogs, dressed, fat.

CHICAGO GRAIN MARKETS.
CHICAGO, November 12.—Although peace rumors led to a fresh break to-day in the price of wheat, the effect was not of a lasting sort, as European buying soon railled the market. Closing quotations were steady at ½ to % above last night. Corn made a gain of ½ to % net, and oats of 56% to 36% to 46%. In provisions, the outcome varied from unchanged figures to a riso of 17%. Leading autures ranged as follows:

Open, High, Low. Close.

December 49% 49% 49% May 63% 19 40 19 30 10 40 May 19 70 19 80 November 11 40 10 40 40

RICHMOND HAY MARKET.

RICHMOND LIVE STOCK MARKET.

(Sales at Union Stockyards.)
Richmond, Va., November 12, 1914.
Live stock report for the week ending
November 9, 1914;
Best steers, 7½ to 8; medium to good. 62,
to 7½; common to fair, 5½ to 6; best
heifers, 6 to 6½; medium to good. 5½ to 6;
common to fair, 4½ to 5; best cows, 5½ to 6;
common to fair, 4½ to 5; common to
7½; medium to good. 4½ to 6; common to
7½; medium to good. 4½ to 6; common to
7½; to 6; best oxen, 6 to 6½; common
to fair, 1 to 5½; best heavy bulls, 5½ to 6½;
light, 5 to 5½; veals, 5 to 9½; dicks, 5 to
5½; cows and caives, 420 to 5½; best hogs.
St to 85.40; sows and stags, 5 to 7; best
sheep, 1½ to 5; medium to good, 2½; to 4½;
common to fair, 3 to 5½; lambs, 7 to 8;

MISCELLANEOUS MARKETS.

NAVAL STORES.
SAVANNAH, GA., November 12.-Turpentine, nominal, 45%; no sales; receipts, 41; casks; shipments 21 casks; stock, 3,233 casks, Losin, nominal; no salest receipts, 4,45 barrels; shipments, 263 barrels; stocks, 116,545 barrels. Quotations unchanged.

SAVANNAH, GA. November 12.—Turpentine, nonlinal, 655; no salest receipts, 610 casks. Iosin, nominal; no casks. Io

Spot wheat at Liverpool was unchanged to the largest of course and tolding considerable quentities of corton at solints in this country, which may be readly in this country, which may be readly industed.

Spot wheat at Liverpool was unchanged to the cort of the new corton at solints in this country, which may be readly industed. Spot contributed to the same, it was reported in cash after towns in the belt at the end of ecord, 798.45 bales.

NEW YORK PRODUCE MARKET.

NEW YORK PRODUCE MARKET.

NEW YORK PRODUCE MARKET.

NEW YORK PRODUCE MARKET.

Cottonseed oil declined early under January receipts to day or the process of the cort of the control of the cort of

SOUTH RICHMOND

MAGISTRATE CHEATHAM **MOVES FROM SWANSBORD**

Annexation Drives Chesterfield Authorfties Further Back Into

SPECIAL REVIVAL SERVICES

Mrs. Izore Jane Smith's Funeral Will Take Place This Morning-Property Transfers Recorded-Personal and General Mention.

Until a permanent location is chosen, Magistrate L. W. Cheatham will hold his court every Friday at Bowen's Store, at Stop 4. Petersburg Turnpike. there. A suitable building for the purpose may be erected. The matter will probably be decided at the next meeting of the Chesterfield Board of Supervisors.

The most important case to be heard by Magistrate Cheatham will be that of Jackson Brown, colored, charged with stealing two cases of cigarettes from a car on the Atlantic Coast Line Railroad.

Special Services.

Beginning on Sunday, parochial mission services will be conducted for two weeks in Meade Memorial Episcopal Church. The meetings will be of a certain deed of trust from Julia E. Anglea and A. R. Anglea the Anglea and A. R. Anglea and Anglea an The people of Clopton Station desire to

Manakin, in the County of Goochland, Va., on MONDAY, two weeks in Meade Memorial Epistopal Church. The meetings will be of a revival nature, designed to create new interest among the parishioners, and every one is invited. Rev. Thomas Semmes, the rector, will preach every night, except on Saturday, at \$ o'clock. A feature of the services will be a question box. Any questions of regulation box. Any questions of regulation box. Any questions of regulation box. Any questions of received and will be answered by the receptacle, and will be answered by the receptacle, and will be answered by the receptacle, and will be answered by the received will be anything the received will be answered by the received will be anything the received will be answered by the received will be answered by the received will be answered by the received will be anything on the will be anything the received will be answered by the received will be anything the recei

Nora Lee Smith, and one son, Linwood

Personal and General. her home in the West End.

An interesting meeting of Manchester Lodge, No. 843, B. P. O. E., was held last night in Elks' Home. After the business session refreshments were

A musicale will be given to-night at 8:30 o'clock in the Woodland Heights Baptist Church by Mrs. C. H. Call, assisted by Miss Oliver. The proceeds will go to the benefit of the building

fund. C. R. Lane, of 3303 Semmes Avenue is improving at the Johnston-Willis Sanitorium, where he underwent an operation on Tuesday.

CONSIDER REGULATIONS TO GOVERN FUTURE TRADING

Department of Agriculture and Treasury Officials Confer With Representatives of Cotton Exchange.

WASHINGTON, November 12 - Department

pretation and ruling of the new Federal cotton future regulation act.

It was stated by officials of the exchange that the date for recopering would not be dependent on amouncements from Washington, though perhaps a full understanding by the bankers back of the syndicate would be necessary before the board of managers would be called for final action. That this action will be delayed beyond this week does not seem now probable.

Cotton exchange seats advanced to-day through a bid price of \$8,000 for one seat, which is \$1,200 over the price at which a previous sale was made.

Five seats were wanted at \$7,500 cach, and two more at \$7,500. Ten thousand dollars was asked for the only seats offered, though it in the market.

German firms bought 2,000 bales of cotton in New Orleans to-day, but, for lack of proper shipping facilities, the purchase was stored pending the opening of the German ports. It is pointed out in this connection that at the price ruling in Germany a margin of over 6 cents a bound exists, which should be ample to cover even a most extraordinary war risk, as well as high freight rates. The last quotations from Germany and Austria were from 15 to 21 cents per pound, according to grade.

AUCTION SALES.

AUCTION SALES. Sould avoid the avoid but the structure Days

AUCTION SALES.

Virginia; on the

11TH DA1 OF DECEMBER, 1914,
at 12 o'clock M.
all that certain tract or parcel of land,
with appurtenances thereon, situate,
lying and being on North Main Street,
in the town of Gordonsville, State of
Virginia, and being the same 'conveyed by Bettle T. Ellett to the sald
N. G. Ross by her certain deed bearing
date the 8th day of October, 1967, and
to which said deed reference is hereby
mad, for further description of said
hand.

to which said deed reference is hereby made for further description of said land.

On the following terms: CASH as to so much of the proceeds as may be necessary to defray the expenses of executing this trust, including a trustee's commission of 5 per cent, and to discharge the amount of money then remaining unpaid upon the said bonds and notes; and any residue shall be rade payable at ruch time and secured in such manner as N. G. Ross shall direct, or in event of her failure to give such direction, in such manner as the trustee shall see filt. REAL ESTATE NEAR THE VILLAGE OF MANAKIN, GOOCHLAND COUNTY, VA. trustee shall see fit.
E. H. DE JARNETTE, JR.,
Substituted Trustee.

BY EDWARD S. ROSE COMPANY, Real Estate Auctioneers.

Commission auction sale of No. 1297
West Cary Street, lot 22 feet 4 inches
front by a depth of 152 feet 5 inches to
an alley in rear. The improvements
consist of an attractive frame dwelling of seven rooms, with the usual city
conveniences, an up-to-date front porch
with Colonial columns. Convenienient
to everywhere owing to its nearness to
car lines.

By wirtue of the below mentioned

the 17th Day of November, 1914. at 4 o'Clock P. M.,

this truly inviting piece of real estate. Dwellings answering to this description are greatly in demand. Hence, if you are in quest of a home or investment, strive to be on hand at the hour named, and if possible become its owner.

named, and if possible become as owner.

TERMS: One-third cash, balance at six and twelve months, with 6 per cent interest from day of sale. The little to be retained until the entire purchase money is paid and a conveyance ordered by the court or all cash, at the option of the purchaser.

PHIL B. SHIFLD,
Special Commissioner.
Stanley A. Williams et als vs. Priscilla Williams. In the Chancery Court
of the city of Richmond, decree of
November 10, 1914. November 10, 1914.

I certify that the bond required by the above decree of the Special Commissioner has been duly given.

Given under my hand this 11th day of November, 1914.

Teste: CHARLES O. SAVILLE, Clerk.

AT THE RICHMOND BAZAAR

Richmond, Va., Nov. 12, 1914.

I will have, to be sold at auction SATURDAY,
November 14, 125 head of Horses and Mules of
all classes from a high-grade Horse to a cheap

all classes from a high-grade Horse to a cheap one.

I will also have 30 Mules belonging to the Richmond and Rappahannock River Railway Co., running in size from 1,100 to 1,400 pounds. They are extra good, well broken and right out of work. There is not a Mule over 8 years old in the bunch; the very best of 200 head of Mules used in building the road. They are suitable for coal carris, saw mills and all kinds of heavy work. Be here; we will sell them.

If you have any surplus Horses, bring them in. We can sell to JOS. LASSITER

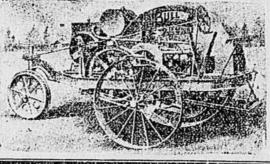
Telephine Madison 685.



Bull Iractor

King & Wright Co. Dists for Va. and Maryland, Box 380, 1t Now Located at 1300 East Main.

WRITE FOR CATA-



To Bright Tobacco Growers

THE DANVILLE CO-OPERATIVE WAREHOUSE CO. for the sale of leaf tobacco controls and operates the following warehouses: ACREE'S, managed by M. O. Nelson and W. T. Fowlkes, under BANNER, managed by W. T. Keeling, W. R. Fitzgerald and H.

THE PROPERTY OF THE PROPERTY O

CENTRAL, managed by James H. Wilson and J. C. Dickerson. PLANTERS, managed by C. B. Davis and J. K. Dudley.

UNION, managed by George E. Coleman, W. B. Guerrant and H. C. Swanson.

All of these houses were constructed with the special view of handling bright tobacco. Ship or bring your tobacco to either one of the above houses, and be convinced that DANVILLE is THE market, and the DANVILLE CO-OPERATIVE WAREHOUSE CO. THE agency with which to sell your flue-cured tobaccos.

Largest Capacity

Largest Resources PARTITUDE SELECTION OF THE PROPERTY OF THE PRO

There is Something

VIRGINIA, which makes a man feel proud."

In those words, Dr. Frank A. Jones, of Memphis, opened his remarks in responding to the address of welcome at the Medical Convention held here this week.

We are very proud of our name. Big money couldn't buy it.

Remember it, please!

"The Safe Executor."

WANTED-Real Estate.

deed of trust, and you wish to sell you

house, the lowest price you will take, your name and address. Box 829, city.

STEAMBOATS

Travel (Ultnout Trouble

Independent Travel Tickets.

With Hotel Accommodations.

"ASK MR. BOWMAN,"

Manager Travel Department.

Richmond Trust and Savings Co.,

RICHMOND TRANSFER COMPANY. 800 East Main Street.
Branch Offices: Jefferson—Murphy's Richmond Hotels.
"TIME AND TROUBLE SAVERS."

OLD DOMINION LINE

Delightful Trips by Sea

NORFOLK YO
BOSTON AND PROVIDENCE.
Steamers-Norfolk to Boston daily, except
thursday, to Providence, Monday, Thursday
and Saturday, 6 P. M.
'Uarries freight only.
Through thekets on sale at principal points.

RAILROADS.

Richmond, Fredericksb'g & Potomac R. R. TO AND FROM WASH. NOTON AND BEYOND. Leave Richmon ! | Arrive Richmond

ACCOMMODATION TRAINS-WEEKDAYS. Leave Byrd St. Sta. 4.00 P. M. for Fredericksburg Leave Elba Sta. 7.50 A. M., 6.50 P. M. for Ashland Arrive Byrd St. Sts. 3.25 A.M., from Fredericksby Arrive Elba Sta. 6.30 A.M., 5.42 P.M. from Ashland

Daily. Weekdays, Sundays only, All trains to or from Byrd Street Station less at Bibs. Time of arrivals and departures ar yearanteed. Read the signs.

SEABOARD AIR LINE RAILWAY.

"The Progressive Railway of the South,"
Southbound trains scheduled to leave Richmond daily: 9:90 A. M., local to Norlina; 1:28
P. M., sleepers and coaches, Atlanta, Birmingham, Jacksonville; 10:45 P. M., sleeper to Humiet and coaches to Atlanta and Birmingham; 17:45 A. M., sleepers, Atlanta, Birmingham, Memphis, Jacksonville, Tampa, and coaches Jacksonville,
Northbound trains scheduled to arrive in Richmond daily: 5:55 A. M., 1:0) A. M., 5:05
P. M., 5:45 P. M. Local.

Richmond & Petersburg Flectric 37

*6 A. M. *3 P. M | 45:15 A. M Sale P

PUBLIC SALE OF VALUABLE REAL Real Estate Wanted

Atlantic Coast Line If you own improved real estate, city

1:15 P. M.
For Goldsboro and Fayetteville; *1:10 P. M.
Trains arrive Richmond daily: 5:23 A. M.
1:11 A. M. 6:59 A. M. *1:27 A. M. †10:4
M. 11:19 A. M. *2:10 P. M. †1:19 P. M.
1:59 P. M. 6:35 P. M. \$:59 P. M., 9:00 P. M.

RALGROADS

130 P. M.
"Except Sunday tSunday only.
Time of arrival and departure and connec Ons not guaranteed. C. S. CAMPBELL D. P. A. SR Main St. Norfolk & Western Railway Seventh & Main Sts., Richmond, Va. All Travel Arrangements Over One
Counter.
American or European.
Railrond, Steamship and Pullman
Tickets.
Baggage Checked, Taxicab, Travelers
Checks.

ONLY ALL RAIL LINE TO NORFOLK
Schedule in Effect May 19, 1914
Leave Byrd Street Statlop, itlchmond, FOR
NORFOLK: *9.00 A. M., *2:00 P. M., *4:10
M. M. *2:00 P. M., *4:10 P. M. FOR LYNCHBURG AND THE WEST. *6:15 A. M., *9:69 A. M., *5:00 P. M., *9:30 P. M. Arrive Richmon' from Norfolk: *11:40 A. M., *6:53 P. M., *11:50 P. M., From the West. *5:59 A. M., *12:10 P. M., \$1:40 P. M., *6:93 P. M. *Daily IDaily except Sunday §Sunday only w. B. BEVILL, W. C. SAUNDERS, P. T. M., Roanoke, G. P. A., Roanoke, C. H. BOSLEY, D. P. A., Richmond, Va.

Chesapeake & Ohio Railway CileSapeare & Chiu Rallway

1:15 A-Local-Daily-Newport News.
Thurnond.

19:00 A-Express-Daily-Norfolk, Old Point.
19:10 A-Local-Daily-Lychb'g, Lex. C. Forge
12:25 Noon - Express-Daily - Norfolk, Old Point.
19:00 A-Express-Daily-Norfolk, Old Point.
19:00 A-Express-Daily-Norfolk, Old Point.
19:00 P-Express-Daily-No. News. Old Point.
19:00 P-Local-Ex Sun., Gordonsville.
19:15 P-Local-Ex Sun., Gordonsville.
19:15 P-Local-Ex, Sun., Lynchb g. C. Forge
19:19 P-Express-Daily-Cin., Liville.
19:100 P-Express-Daily-Cin., Liville.
19:100 P-Express-Daily-Cin., Louisville.
19:100 P-Express-Daily-Cin., Louisville.
19:100 P-Express-Daily-Cin., Louisville.
19:100 P-M. Through from East: 10:15 A. M., 8:10 P. M. Through from East: 10:15 A. M., 8:10 P. M., 6:20 P. M. Local from West: 8:37 A. M., *10:190 A. M. and 7:40 P. M., 12:27 noon and 12:20 P. M., James River Line: *8:55 A. M., 6:00 P. M. James River Line: **8:33 A. M., 6:00 P.

Fine sicamers, extent of saic at principal points. Fine sicamers, extent of service, ow tarea Wirefess telegraph. Send for booklet.

Apply C. & O. Ry, N. & W. Ry, Richmond Trust & Savings Co. (Inc.), corner Main and Seventh Streets, and Richmond Transfer Company, No. 809 E. Main Street. SOUTHERN RAILWAY PHERN RAIL AND APPRIATE SOUTH.

Trains Leave Richmond-Main St. Station N. B.-Following schedule figures publishes as internation and not guaranteed. For the South-Daily: 6 A. M.-Local 16:39 A. M.-Express. 6 P. M.-Express, with Electric Lighted Biecping Cars for Atlanta and Birminghom. 11:39 I. M.-Express. Week Days 17:40 A. M.-Express. Week Days 19:40 A. M.-Express. Week Days 19:40 A. M.-Steamer train Daily. Local, inne-5:19 P. M.-Steamer train Daily. Local, connecting for Baltimore, dail except Sunday. (Parior car). 5:23 A. M.-Daily-Local.

Trains Arrive Richmond-From the South 7:95 A. M. and 5:09 A. M. 2:25 P. M., 8:39 F. M., daily, 8:10 A. M. except Sunday. Pron West Point: 9:19 A. M. axcept Sunday. P Richmond & Chesapeake Bay Rallway Company SCHEDULE EFFECTIVE APRIL 14 1914,

Superseding Schedule of May 55, 1912.

Trains leave Richmond B*5:50 A. M.,

'7 A. M., BS A. M., 9 A. M., *10 A. M.,

11 A. M., 1 P. M., 2 P. M., 3 P. M., BP.,

M., 5:20 P. M. 6:20 P. M., 7:10 P. M.,

BS P. M., 59 P. M., 10 P. M., 11:45 P. M.,

Trains leave Ashland *5:50 A. M., B*7

3. M., 8 A. M., B9 A. M., 10 A. M., *11

A. M., *12 noon, *1 P. M., 2 P. M., 3 P.

M., 4 P. M., B5:50 P. M., 6:20 P. M., 7:10

P. M., 8 P. M., B9 P. M., 8:10 P. M., 11

P. M., S P. M., B9 P. M., 8:10 P. M., 11

B. Carries basygage S. Saturdays outs.

FINANCIAL.

Money to Buy Homes

HOME OWNERSHIP

MADE EASY Loans payable \$7.50 per month on each \$1,000,00, plus interest. Loans serial. Interest reduced each year.

Six-months grace in case illness or misfortune.

Loans can be paid off any time.

We guarantee ownership-of home in shortest time with least cost. We make it easier to own a home than to pay rent.

J. W. PONDER

State Agent 216 Mutual Bldg Richmond, Va.

REAL ESTATE LOANS AT

We have for sale attractive Railway Preferred Stocks at prices yielding the investor over 6% net

Free of all State, City and County Tax in Virginia, also normal Federal Income Tax.

John L. Williams & Sons,

EIGHTH AND MAIN STREETS, - - - RICHMOND, VA. Phones, Randolph 243-244.

First National Bank

MAIN AND NINTH.

Capital and Surplus . \$ 3,000,000 Deposits 13,375,000 Resources Over 20,000,000

Established 1865.

CONTRACTOR Our Home Company

Virginia Fire & Marine Insurance Co.

WE INVITE YOUR SCRUTINY

AND SOLICIT YOUR PATRONAGE

Assets - - - - \$1,730,370.00 CONTRACTOR STATE OF THE PROPERTY OF THE PROPER